

Request for Proposal
Technical Summary – Book 1
Recordkeeping and Administrative Services

Washoe County



Table of Contents

	Page #:
Background	1
Minimum Qualifications	3
Selection Criteria	15
Project Timeline	16
Firm Experience and Qualifications	17
Assigned Service Team Experience and Qualifications	35
Plan Sponsor Services	47



Left Intentionally Blank

Background

Washoe County is located along the eastern slopes of the Sierra Nevada Mountains in western Nevada. The County covers an area of 6,600 square miles in the northwest section of Nevada bordering California and Oregon and has a population of approximately 435,000. The County is managed by five Commissioners overseeing 24 departments. In addition, there are seven elected County Officials: DA, Sheriff, Treasurer, Clerk, Recorder, Assessor, Public Administrator. The County also has an elected Constable who serves the Incline Justice Court at Lake Tahoe. More than 2,500 Washoe County employees join County officials in serving the public through a variety of services.

Project Background

Washoe County is seeking proposals from qualified firms to provide 457(b), 457 ROTH, and 401(a) Plan Provider Services. The professional services solicited may include, but are not limited to, the following bundled administrative services: custodial trustee, administrative, recordkeeping, participant education, enrollment and regulatory support for the plans.

The primary objectives of the RFP review and selection process will be to:

- Lower participant expenses
- Enhance the participant experience
- Show the ability to administer automatic enrollment
- Dedicated education specialist
- Maintain a best of class investment offering
- Continue to offer custom target date models

AndCo serves as independent plan consultants to Washoe County as it relates to the investments and other fiduciary support and acts solely in this capacity. AndCo does not participate in commissions from any insurance company, agent or broker, nor does it accept any income from any other source.

The Plan is intended to operate as a retirement plan and will be designed in a manner that emphasizes a long-term approach to creating a secure retirement savings or income for the Plan Participants. Recognizing that investments will be subject to Participant choice; important consideration will include Participant education and communication services as well as web-based tools in the evaluation of Proposers. Any changes to the fund menu are not within Scope of Services in this Request for Proposal and will remain the sole discretion of Washoe County.

Final selection will be determined based on a qualified proposing firm's ability to best meet the County's desire for comprehensive participant planning tools and education, competitive fees and other factors being considered, on an open architecture investment platform.



Left Intentionally Blank

Minimum Qualifications

	Empower	ICMA-RC	Lincoln
1. Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.	Confirmed	Confirmed	Confirmed
2. Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.	Confirmed	Confirmed	Confirmed
3. Proposer currently provides plan administration, recordkeeping and education services to a minimum of \$10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.	Confirmed	Confirmed	Confirmed
4. Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	MassMutual	Nationwide	Prudential
1. Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.	Confirmed	Confirmed	Confirmed
2. Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.	Confirmed	Confirmed	Confirmed
3. Proposer currently provides plan administration, recordkeeping and education services to a minimum of \$10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.	Confirmed	Confirmed	Confirmed
4. Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	TIAA	VALIC	Voya
1. Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.	Confirmed	Confirmed	Confirmed
2. Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.	Confirmed	Confirmed	Confirmed
3. Proposer currently provides plan administration, recordkeeping and education services to a minimum of \$10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.	Confirmed	Confirmed	Confirmed
4. Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	Empower	ICMA-RC	Lincoln
5. Proposer currently provides similar plan administration, recordkeeping and education services to at least three (3) other 457(b) and 401(a) plans of similar participant and plan asset size to the County.	Confirmed	Confirmed	Confirmed
6. Proposer will provide an “open architecture” investment platform that can administer any investment option including mutual funds, CIT’s, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by the County and their consultants independent of this project.	Confirmed	Confirmed	Confirmed
7. Proposer warrants that no revenue based on this Plan or its assets will be paid to any 3rd party that does not provide direct and previously disclosed services to this Plan.	Confirmed	Confirmed	Confirmed
8. Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan participants.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	MassMutual	Nationwide	Prudential
5. Proposer currently provides similar plan administration, recordkeeping and education services to at least three (3) other 457(b) and 401(a) plans of similar participant and plan asset size to the County.	Confirmed	Confirmed	Confirmed
6. Proposer will provide an “open architecture” investment platform that can administer any investment option including mutual funds, CIT’s, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by the County and their consultants independent of this project.	Confirmed	Confirmed	Confirmed
7. Proposer warrants that no revenue based on this Plan or its assets will be paid to any 3rd party that does not provide direct and previously disclosed services to this Plan.	Confirmed	Confirmed	Confirmed
8. Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan participants.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	TIAA	VALIC	Voya
5. Proposer currently provides similar plan administration, recordkeeping and education services to at least three (3) other 457(b) and 401(a) plans of similar participant and plan asset size to the County.	Confirmed	Confirmed	Confirmed
6. Proposer will provide an “open architecture” investment platform that can administer any investment option including mutual funds, CIT’s, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by the County and their consultants independent of this project.	Confirmed	Confirmed	Confirmed
7. Proposer warrants that no revenue based on this Plan or its assets will be paid to any 3rd party that does not provide direct and previously disclosed services to this Plan.	Confirmed	Confirmed	Confirmed
8. Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan participants.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	Empower	ICMA-RC	Lincoln
9. Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.	Confirmed	Confirmed	Confirmed
10. Proposer will supply the County with an annual 408(b)2 style plan sponsor level fee disclosure statement included in the total bid pricing.	Confirmed	Confirmed	Confirmed
11. Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide the County all plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.	Confirmed	Confirmed	Confirmed
12. Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investments.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	MassMutual	Nationwide	Prudential
9. Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.	Confirmed	Confirmed	Confirmed
10. Proposer will supply the County with an annual 408(b)2 style plan sponsor level fee disclosure statement included in the total bid pricing.	Confirmed	Confirmed	Confirmed
11. Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide the County all plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.	Confirmed	Confirmed	Confirmed
12. Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investments.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	TIAA	VALIC	Voya
9. Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.	Confirmed	Confirmed	Confirmed
10. Proposer will supply the County with an annual 408(b)2 style plan sponsor level fee disclosure statement included in the total bid pricing.	Confirmed	Confirmed	Confirmed
11. Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide the County all plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.	Confirmed	Confirmed	Confirmed
12. Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investments.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	Empower	ICMA-RC	Lincoln
13. Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 4/1/2018.	Confirmed	Confirmed	Confirmed
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed	Confirmed
15. Proposer, at its sole expense, shall prepare Plan sales/marketing literature, communication materials, presentations and other material in both English and Spanish necessary to communicate the program to Plan participants.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	MassMutual	Nationwide	Prudential
13. Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 4/1/2018.	Confirmed	Confirmed	Confirmed
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed	Confirmed
15. Proposer, at its sole expense, shall prepare Plan sales/marketing literature, communication materials, presentations and other material in both English and Spanish necessary to communicate the program to Plan participants.	Confirmed	Confirmed	Confirmed

Minimum Qualifications

	TIAA	VALIC	Voya
13. Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 4/1/2018.	Confirmed	Confirmed	Confirmed
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed	Confirmed
15. Proposer, at its sole expense, shall prepare Plan sales/marketing literature, communication materials, presentations and other material in both English and Spanish necessary to communicate the program to Plan participants.	Confirmed	Confirmed	Confirmed

Selection Criteria

All proposals shall be reviewed and evaluated by a selection committee. The firm(s) deemed most highly qualified/susceptible for award to provide the requested services based on an evaluation using the selection criteria reflected below may be invited for an on-site interview. The County reserves the right to make a final decision based solely upon the written responses.

Preference will be given to Proposers that offer education specialists and a service team based in the Reno/Sparks area, with a commitment to maintain the location.

Experience and Qualifications: (15 Points)

Experience and qualifications of firm and of the team proposed to deliver these services -Demonstrated experience and qualifications, both as a firm and as individual team members, in delivering requested services for clients with programs similar in size and complexity to that of the County. Verifiable record of service delivery that fully met or exceeded the County's expectations.

Firm Experience and Qualifications:

Assigned Service Team Experience and Qualifications

Past Performance Based on References

Demonstrated understanding of scope of services as reflected by the quality and comprehensiveness of the services proposed in your response to the RFP.

Plan Operations and Administration: (20 Points)

Operations, Administration, Sponsor Support and Systems - Solution handles all administrative functions and services (as evidenced by questionnaire responses) and alleviates the administrative workload of the County by providing comprehensive operational, administrative, sponsor and systems support.

Participant Communications and Education: (25 Points)

Participant experience and education - Proven comprehensive and collaborative participant experience delivered through multiple mediums, including printed materials, call center, onsite education and online. Strong functionality and intuitive design of online tools including transactional capabilities and availability of advice, education and other tools.

Fees and Expenses: (40 Points)

Total fee for services

Transition/Implementation - Demonstrates (through questionnaire responses) that firm has comprehensive capabilities to successfully transition the plans with minimal disruption to Plan Participants and County Staff.

Finalist Presentations (if applicable)

Project Timeline

Step in RFP Process	Responsible	General Time Frames
Release RFP to selected vendors	AndCo	June 14, 2018
Intent to bid / vendor's questions due	Vendors	June 21, 2018
Release response to vendor's questions	Washoe County & AndCo	July 5, 2018
RFP responses due	Vendors	July 19, 2018
Review, analyze and summarize the responses in a report to facilitate a comparison of vendors	AndCo	TBD
Meeting to discuss vendors, evaluate proposals & select finalists	Washoe County & AndCo	August 29, 2018
Contact Finalists and set presentation date	Washoe County & AndCo	August 29, 2018
Finalist presentations	Washoe County & AndCo	October 1, 2018
Final negotiations (pricing, contracts and performance guarantees)	Washoe County & AndCo	November 1, 2018
New vendor conversion kick-off (if applicable)		December 1, 2018
Conversion date – 'Go Live' (if applicable)		April 1, 2019

Firm Experience and Qualifications

	Empower	ICMA-RC	Lincoln
<p>1. Please describe why your firm acquires and successfully retains clients comparable to the County. Include any unique services, features, etc. that you feel illustrates your firm's competitive advantages. Please limit this response to 300 words or less.</p> <p>Please see the Firm Experience and Qualifications attachment.</p>		<p>ICMA-RC was established in 1972 by the public sector for the public sector, to respond to the retirement plan needs of public sector plan sponsors and their participants. Our mission is to provide the highest quality retirement plan administration, education and investment services to help public sector employees build retirement security. Since our inception, we have remained true to that original vision. These are just a few examples of our philosophy/approach at work:</p> <ul style="list-style-type: none"> -- We have supplemented our regional service and education professionals with a national team of Certified Financial Planner™ professionals. -- In the case of many of our clients' plans, we voluntarily reduce fees as plan characteristics, economies of scale, and productivity improve. -- ICMA-RC does not impose any type of financial market value adjustment or discontinuance charge either on a participant- or plan-level basis (aside from amortization schedules for the payment of such charges imposed by other vendors and charges for early withdrawal from bank CDs). 	<p>The heart of Lincoln Financial Group's* philosophy is not what we do, but why we do it. We help participants achieve the retirement they envision through personalized service, competitive products, and employees who care about making a meaningful impact. Our differentiators include:</p> <p>Proven results</p> <p>The County's single point of contact, Corey Reavis, will provide sophisticated administrative services and fiduciary and compliance support. Backed by an experienced team, the County can count on:</p> <ul style="list-style-type: none"> • Proactive solutions: Corey will provide at least one solution annually in plan design, plan health, or streamlining administration. • A plan document day: Lincoln's plan design and compliance team will help review the plan document and core materials to ensure the plan is operating smoothly. • Administrative relief: We provide comprehensive recordkeeping functions and compliance support.

Firm Experience and Qualifications

	MassMutual	Nationwide	Prudential
<p>1. Please describe why your firm acquires and successfully retains clients comparable to the County. Include any unique services, features, etc. that you feel illustrates your firm's competitive advantages. Please limit this response to 300 words or less.</p>	<p>Driving greater retirement readiness Our retirement plan services further incorporates our holistic approach by continuously evaluating plan health and participant retirement readiness. We use our PlanAlytics methodology to precisely diagnose the health of a plan, prescribe smart solutions, and check up to measure improvements and reassess. Our PlanAlytics approach uses real data for every participant to get a holistic picture of the plan's current health and recommend a series of plan-level prescriptive solutions: plan design modifications and participant-focused programs geared towards improving plan health. We then use the PlanSmart Analysis report to measure our progress against our initial diagnosis and refine our strategy as necessary to continue to work towards the plan's long-term goals. We also provide participants with prescriptive solutions based on their unique needs at the participant level through the RetireSmart Ready Tool, a self-service proprietary online tool available on our participant website.</p>	<p>"Experience & Leadership - While there is tough competition in the retirement plan market, Nationwide's heritage and foundation position us above many of our competitors. During our 44-year history, we have grown into the largest public sector retirement plan provider, servicing over 7,800 governmental plans and more than \$95 billion including some of the largest state, county, and city plans in the country. Retirement Readiness - Nationwide's mission is to help America's workers prepare for and live in retirement. We do this better than any other firm. While the concept of retirement readiness may not be exclusive to Nationwide, the way we drive toward it certainly is a differentiator. We surround participants with proactive education, digital tools, and in-person support to help educate employees about your plan. The Nationwide Retirement Institute provides advanced retirement topics like income planning, understanding healthcare costs and optimizing Social Security benefits in easy to understand ways.</p>	<p>Since entering the governmental market in 1978, Prudential has provided unique services and solutions to clients of all sizes; from small townships to large cities, counties, and state-level clients. Prudential's provides public sector clients with a dedicated service team, possessing expertise in the governmental market, to provide the strategic, administrative, and consultative support that's crucial to ensuring the plan is operating at its most efficient level. Our comprehensive understanding of the unique characteristics of governmental plans allows us to provide recordkeeping and compliance that is accurate, streamlined, and tailored to our clients' individual needs. We believe that a well-designed retirement plan has the ability to help attract talent into the public sector while making financial security a reality for all employees. As part of Prudential's long-standing commitment to the governmental marketplace, our focus is on making ongoing investments in technology and innovation to ensure our service model and participant education program are designed to meet the needs of not only retirees and plan participants, but also the employees of the future.</p>

Firm Experience and Qualifications

	TIAA	VALIC	Voya
<p>1. Please describe why your firm acquires and successfully retains clients comparable to the County. Include any unique services, features, etc. that you feel illustrates your firm’s competitive advantages. Please limit this response to 300 words or less.</p>	<p>We’ve acquired and retained government market segment due to a combination of factors, including:</p> <ul style="list-style-type: none"> • Missions and values that align with those of our government clients • Services and products that promote holistic retirement readiness of our plan participants • Open architecture investment menus <ul style="list-style-type: none"> • Innovative, award-winning technology[1][2], for plan administrators and participants • Transparent, competitive pricing • Our employees’ commitment to making a difference in the lives of those we serve <p>We’re dedicated to the financial needs of our institutional clients in the government, academic, research, medical and cultural fields and we’re the only large, full-service financial organization to do so. Our nearly century-long heritage of providing core retirement plans to governmental workers is unsurpassed.</p>	<p>VALIC proudly serves more than 2,255 government entities nationwide. We provide solutions specific to the government marketplace, and we have the flexibility to meet your distinct plan needs.</p> <p>Here are a few reasons why VALIC is the right fit for your organization</p> <ul style="list-style-type: none"> • More than 60 years of government experience • Personalized strategies designed to empower employees to take action toward retirement readiness • FutureFIT® – an engaging retirement readiness experience accessible online through any device • Local advisor teams are available to meet with your staff when most convenient for them • Personalized retirement planning available to all employees regardless of income level <ul style="list-style-type: none"> • Custom communication and education programs developed around plan goals • Smartly uses plan data to identify emerging trends and populations for targeted communication efforts • Plan sponsor review and reports detailing plan health • Flexible proprietary recordkeeping system to provide customized administrative services for your plan 	<p>As a customer-driven organization, Voya places a high value on anticipating our customers’ needs and exceeding their expectations; we strive for and are distinguished by excellence in service and we demonstrate integrity in our internal and external relations.</p> <p>Our ability to be the best business partner is grounded in our “client first” service philosophy. We have a focused commitment to understand our customer. Not only do we learn their unique administrative requirements, but we also strive to understand their business, culture, customer service philosophy and mission. This allows us to offer a well-educated team focused on serving and communicating with our customers as a partner.</p> <p>Our role is to serve as an extension of the customers’ staff, helping them to achieve their goals. We believe that in order to deliver the best service, we need to provide self-service tools and human resources.</p>

Firm Experience and Qualifications

	Empower	ICMA-RC	Lincoln
<p>2. Please provide a copy of your standard company service agreement/contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.</p>	<p>We have provided a sample with the exhibits. We do not find any conflicts with term and conditions provided in this request for proposal.</p>	<p>A copy of our Administrative Services Agreement is included in the Appendix. Any conflicts with terms and conditions will be included in the contract exceptions.</p>	<p>A sample service agreement is included as Attachment 1.</p>
<p>3. Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.</p>	<p align="center">Empower Retirement 8215 East Orchard Road Greenwood Village, CO 80111 Contact: Eric Leavitt, Regional Sales Director Empower Retirement 8215 East Orchard Road Greenwood Village, CO 80111 303-737-0079 eric.leavitt@empower-retirement.com</p>	<p align="center">ICMA Retirement Corporation 777 North Capitol Street, NE, Suite 600 Washington, D.C. 20002-4240 Phone: 202-962-4600 Fax: 202-962-4601 Website: www.icmarc.org Laura Heese Vice President Core Markets, Western Region</p>	<p align="center">Lincoln Retirement Services Company, 1300 S. Clinton St. Fort Wayne, IN 46802 John McKeehan Regional Director (949) 441-8851 John.McKeehan@LFG.com 24232 Fairway Lane Coto de Caza, CA 92679 8 a.m. to 5 p.m. PT</p>
<p>4. State the physical address of the Proposer's office(s) that will have primary responsibility for these services as well as the number (in Full-Time Equivalents) of professional staff employed at that office.</p>	<p align="center">Empower Retirement 8215 East Orchard Road Greenwood Village, CO 80111</p>	<p align="center">Richmond Office ICMA-Retirement Corporation 951 East Byrd Street Richmond, VA 23219 103 Associates</p>	<p align="center">Administrative Services 1300 S. Clinton St. Fort Wayne, IN 46802 There are 640 employees located in the Fort Wayne office who support our retirement plan business.</p>

Firm Experience and Qualifications

	MassMutual	Nationwide	Prudential
<p>2. Please provide a copy of your standard company service agreement/contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.</p>	<p>Please refer to Exhibit 1 - Sample Service Agreement</p>	<p>Please refer to the Sample Documents exhibit for the requested materials.</p>	<p>Please refer to Exhibit A for our Sample ASA.</p>
<p>3. Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.</p>	<p>Headquarters: Massachusetts Mutual Life Insurance Company 1295 State St. Springfield, MA 01111-0001 Robert Gleason Phone: (860) 835-8093 Email: RGlendon@MassMutual.com Our call center is open 5:00 a.m. – 5:00 p.m. PDT, Monday through Friday.</p>	<p>10 W. Nationwide Blvd. Columbus, OH 43215 Primary Contact Steve Ebert, Institutional Sales Executive 10 W. Nationwide Blvd. Columbus, OH 43215 Email: steve.ebert@nationwide.com Phone: (614) 595-2074</p>	<p>John Borne Vice President, Sales Prudential Retirement 280 Trumbull Street Hartford, Connecticut 06103 (619) 410-3481 john.borne@prudential.com</p>
<p>4. State the physical address of the Proposer's office(s) that will have primary responsibility for these services as well as the number (in Full-Time Equivalents) of professional staff employed at that office.</p>	<p>MassMutual Workplace Solutions 100 Bright Meadow Blvd. Enfield, CT 06082 Approximately 2,300 employees work in Workplace Solutions.</p>	<p>Nationwide's Retirement Plans division employs more than 1,400 experienced professionals. The County's Managing Director, John Steggle, is based in the Los Angeles, CA area.</p>	<p>30 Scranton Office Park Scranton, Pennsylvania 18507 There are 612 employees at this location</p>

Firm Experience and Qualifications

	TIAA	VALIC	Voya
<p>2. Please provide a copy of your standard company service agreement/contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.</p>	<p>Please see our attached Recordkeeping Service Agreement behind Tab 2.</p>	<p>Please refer to VALIC's Sample Service Provider Agreements provided under Tab IV of this proposal.</p>	<p>Please refer to Appendix A for a copy of our standard service agreement.</p>
<p>3. Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.</p>	<p>Primary Contact Peter J. Tempesta Managing Director Strategic Sales TIAA 1801 Century Park East Suite 120 Los Angeles, CA 90067 Office: 310-407-1414 ptempesta@tiaa.org</p>	<p>Headquarter address: 2929 Allen Parkway, L6-40 - Houston, TX 77019</p> <p>Primary Contact: Chris Somers Vice President, Business Development 2000 Powell Street, Suite 820 - Emeryville, CA 94608 707-346-7110 christopher.somers@valic.com 9:00 AM - 5:00 PM CT, regular business days</p>	<p>Address : One Orange Way, Windsor, CT 06095 Name of Company Contact : Bishop Bastien Title : Vice President, Institutional Clients Address : 3017 Douglas Blvd, Suite 300, Roseville, CA 95661</p>
<p>4. State the physical address of the Proposer's office(s) that will have primary responsibility for these services as well as the number (in Full-Time Equivalents) of professional staff employed at that office.</p>	<p>TIAA's 200 S Virginia St, Reno, NV 89501 office has three full time wealth management advisors and one full time financial consultant.</p>	<p>VALIC Financial Advisors, Inc. - Mountain West District 1325 Airmotive Way Suite 175B Reno, NV 89502 Number of staff members: 4</p>	<p>Voya 844 W. Nye Lane, Suite 101 Carson City, NV 89703 The total FTEs based from this location is 5.</p>

Firm Experience and Qualifications

	Empower	ICMA-RC	Lincoln
5. What percentage of your firm's revenue is derived from recordkeeping services, excluding any revenue from proprietary investments, services, or products?	95.10%	20%	10%
6. Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan.	In the ordinary course of business, Great-West Life & Annuity Insurance Company (GWL&A) is periodically named as a defendant in a variety of types of litigation. None of the litigation against GWL&A is expected to have a material adverse effect on the financial condition of the company or our ability to provide the services requested in this RFP.	In its capacity as a third-party administrator, ICMA-RC has been named as a defendant or co-defendant with the plan sponsor in benefit claims litigation brought by plan participants or putative beneficiaries (e.g., a benefit claims dispute brought by the widow of a deceased participant) seeking determinations regarding those parties' entitlement to benefits.	Lincoln National Corporation and its affiliated entities are subject to legal actions in the ordinary course of its business. For a description of Lincoln's legal actions that have been disclosed pursuant to applicable Securities and Exchange Commission regulations, please see our public filings at www.lfg.com .
7. Does your firm have a privacy policy that restricts sharing client or account information with a third party?	Yes	Yes	Yes
8. What is your fee guarantee period (in years)?	Fees are guaranteed for the length of the contract.	Fees are guaranteed for the length of the contract.	Five years

Firm Experience and Qualifications

	MassMutual	Nationwide	Prudential
5. What percentage of your firm's revenue is derived from recordkeeping services, excluding any revenue from proprietary investments, services, or products?	50%	31.7% .	16%
6. Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan.	<p align="center">MassMutual is involved in litigation arising in and out of the normal course of business. It is the opinion of management, after consultation with legal counsel, that the ultimate resolution of these matters will not materially impact the services we are proposing.</p>	<p align="center">Nationwide is currently involved in lawsuits common to the industry, which stem from routine business practices associated with administering employee benefit plans. These suits have not had an impact on our ability to service any of our plans nor does Nationwide foresee them having an impact on our ability to service your plan.</p>	<p align="center">As a major financial institution, Prudential and our affiliates are subject to governmental and regulatory reviews and inquiries and other legal proceedings in the normal course of our businesses which in no manner restrict, limit or affect our ability to provide the services described in this submission.</p>
7. Does your firm have a privacy policy that restricts sharing client or account information with a third party?	Yes	Yes	Yes
8. What is your fee guarantee period (in years)?	3 years	Fees are guaranteed for the length of the contract.	2 Years

Firm Experience and Qualifications

	TIAA	VALIC	Voya
5. What percentage of your firm's revenue is derived from recordkeeping services, excluding any revenue from proprietary investments, services, or products?	10%	100%	100%
6. Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan.	<p>TIAA cannot avoid being a party to litigation incidental to its ongoing businesses, such as lawsuits regarding the rights of rival claimants to payment of benefits or lawsuits relating to its real estate investment properties. However, as of the date of this response, there is no pending or past litigation that we anticipate would have a material adverse effect on TIAA's financial position or our ability to perform the services offered in this proposal.</p>	<p>The Variable Annuity Life Insurance Company ("VALIC") and its subsidiary companies VALIC Financial Advisors, Inc. ("VFA") and VALIC Retirement Services Company ("VRSCO") (collectively, "VALIC companies") are from time to time involved in a variety of litigation or other contested matters related to their retirement plan services businesses.</p>	<p>Voya Retirement Insurance and Annuity Company currently is or in the past five years has been a party to a number of lawsuits and arbitrations arising from the normal conduct of business, some of which relate to deferred compensation, defined contribution or public/private pension plans and others involving individuals who are not participants in such plans, as well as arbitrations and lawsuits involving registered representatives, and employment matters.</p>
7. Does your firm have a privacy policy that restricts sharing client or account information with a third party?	Yes	Yes	Yes
8. What is your fee guarantee period (in years)?	5 years	5 years	Fees are guaranteed for the length of the contract.

Firm Experience and Qualifications

	Empower	ICMA-RC	Lincoln
9. Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.	No	Morningstar Investment Management LLC, compilation of annual/quarterly service plans to employers, We also use specialized vendors, such as RR Donnelley, which provides the printing of our publications and forms, and Broadridge Financial Services, for distribution of prospectus material related to the first purchase of certain investments.	No

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business?

Type	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
401(k):	30,713	82.1%	43	0.6%	7,043	29.7%
457(b):	1,377	3.7%	4,764	68.6%	1,878	7.9%
401(a):	1,034	2.8%	2,143	30.8%	1,064	4.5%
403(b):	4,295	11.5%	0	0.0%	12,048	50.9%
Taft-Hartley:	0	0.0%	0	0.0%	1,655	7.0%
Total:	37,419	100.0%	6,950	100.0%	23,688	100.0%

11. Please provide a summary of defined contribution clients as follows

Number of Employees	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
Under 100:	31,234	82.2%	8,137	83.0%	21,969	92.75%
100-499:	5,245	13.8%	1,344	13.7%	1,329	5.61%
500-999:	727	1.9%	191	1.9%	181	0.76%
1,000-4,999:	594	1.6%	115	1.2%	168	0.71%
Over 5,000:	194	0.5%	16	0.2%	41	0.17%
Total:	37,994	100.0%	9,803	100.0%	23,688	100.0%

Firm Experience and Qualifications

	MassMutual	Nationwide	Prudential
9. Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.	<ul style="list-style-type: none"> • Broadridge produces our enrollment kits. • DST Output (DSTO) produces our quarterly participant statement. • We offer the Self-Directed Brokerage Account supported by Charles Schwab. • Passive trustee services are provided via Reliance Trust Company. 	<p>Nationwide's contracts with third parties stipulate that the third party must meet industry-standard information security practices and controls. Nationwide has also implemented an Enterprise Supplier Relationship Management (ESRM) Program, which assesses, mitigates, and monitors risk with our third-party supplier relationships, including data security risks.</p>	<ul style="list-style-type: none"> •complete qualified domestic relations order administration through Morneau Shepell, Ltd; •student loan restructuring and repayment benefit through Student Loan Genius (currently under development); •back-office transaction processing in partnership with Tata Consulting Services; •a call center partnership with ExlService Holdings, Inc (EXL);

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business?

Type	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
401(k):	24,465	82.0%	17,846	66.8%	1,827	51.5%
457(b):	1,871	6.0%	7,319	27.4%	308	8.6%
401(a):	341	1.0%	497	1.9%	*	*
403(b):	3,021	11.0%	1,050	3.9%	1,194	33.9%
Taft-Hartley:	151	0.0%	0	0.0%	214	6.0%
Total:	29,849	100.0%	26,712	100.0%	3,543	100.0%

11. Please provide a summary of defined contribution clients as follows

Number of Employees	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
Under 100:	26,342	88.0%	24,447	91.5%	2,736	67.4%
100-499:	2,724	10.0%	1,852	6.9%	670	16.5%
500-999:	380	1.0%	205	0.8%	229	5.6%
1,000-4,999:	347	1.0%	174	0.7%	321	7.9%
Over 5,000:	56	0.0%	34	0.1%	102	2.6%
Total:	29,849	100.0%	26,712	100.0%	4,058	100.0%

Firm Experience and Qualifications

	TIAA	VALIC	Voya
9. Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.	We've collaborated with Morningstar Investment Management, LLC, a third-party, registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., to provide investment advice to participants. This relationship has enabled us to provide advice on all the funds listed on our platform, including TIAA and non-TIAA investment options.	All core recordkeeping and administrative functions are performed in-house. Some non-core services, such as statement printing, mass mailings, and operational support, are subcontracted to qualified firms that specialize in the required service.	<ul style="list-style-type: none"> • RR Donnelley: Statement production • Iron Mountain: Record storage and retrieval • Williams Lea: Print Operations • Fiserv Output Solutions: Printing and mailing • CEDAR Document Technologies: Statement composition

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business?

Type	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
401(k):	249	1.0%	806	3.2%	21,683	44.4%
457(b):	1,871	7.7%	4,471	17.8%	5,116	10.5%
401(a):	1,291	5.3%	1,677	6.7%	1,704	3.5%
403(b):	20,449	84.0%	18,107	72.3%	20,386	41.7%
Taft-Hartley:	0	0.0%	Not tracked	Not tracked	n/a	n/a
Total:	23,860	98.1%	25,061	100.0%	48,889	100.0%

11. Please provide a summary of defined contribution clients as follows

Number of Employees	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
Under 100:	17,870	73.4%	22,369	89.3%	44,506	90.9%
100-499:	4,588	18.9%	2,050	8.2%	3,251	6.6%
500-999:	825	3.4%	329	1.3%	370	0.8%
1,000-4,999:	855	3.5%	270	1.1%	564	1.2%
Over 5,000:	196	0.8%	43	0.2%	250	0.5%
Total:	24,334	100.0%	25,061	100.0%	48,941	100.0%

Firm Experience and Qualifications

	Empower		ICMA-RC		Lincoln	
11. Assets (in millions)	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
\$0-\$5M:	29,137	76.7%	8,332	85.0%	22,028	93.0%
\$5-\$10M:	4,446	11.7%	595	6.1%	786	3.3%
\$10-\$25M:	2,771	7.3%	506	5.2%	469	2.0%
\$25-\$100M:	1,187	3.1%	300	3.1%	312	1.3%
\$100-\$250M:	236	0.6%	51	0.5%	57	0.2%
\$250-\$500M:	87	0.2%	11	0.1%	26	0.1%
\$500M+:	130	0.3%	8	0.1%	10	0.0%
Total:	37,994	100.0%	9,803	100.1%	23,688	100.0%

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate
2017	3,727	2,591	99.0%	127	52	98.9%	136	58	98.0%
2016	3,440	2,535	99.0%	116	39	98.8%	155	79	96.0%
2015	5,431	2,115	98.0%	103	38	99.3%	199	63	95.0%
2014	3,796	1,958	99.0%	143	19	99.4%	140	59	95.0%
2013	4,609	1,956	98.0%	126	34	99.5%	111	37	96.0%

Firm Experience and Qualifications

	MassMutual		Nationwide		Prudential	
11. Assets (in millions)	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
\$0-\$5M:	26,979	87.0%	24,514	91.8%	2,279	56.1%
\$5-\$10M:	2,003	6.0%	1,256	4.7%	354	8.7%
\$10-\$25M:	1,363	4.0%	644	2.4%	487	12.0%
\$25-\$100M:	747	2.0%	224	0.8%	605	14.9%
\$100-\$250M:	156	1.0%	40	0.1%	201	4.9%
\$250-\$500M:	58	0.0%	10	0.0%	71	1.7%
\$500M+:	32	0.0%	24	0.1%	61	1.7%
Total:	31,338	100.0%	26,712	100.0%	4,058	100.0%

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate
2017	2,415	1,773	94%	22	N/A	N/A	55	45	97.1%
2016	2,290	1,876	93%	20	N/A	N/A	64	41	98.3%
2015	2,507	1,717	93%	14	N/A	N/A	65	40	96.9%
2014	2,125	1,690	93%	6	N/A	N/A	50	41	96.9%
2013	1,987	2,923	92%	8	N/A	N/A	41	31	97.7%

Firm Experience and Qualifications

	TIAA		VALIC		Voya	
11. Assets (in millions)	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
\$0-\$5M:	18,130	74.5%	23,160	92.4%	43,991	89.9%
\$5-\$10M:	2,009	8.3%	813	3.2%	2,489	5.1%
\$10-\$25M:	1,877	7.7%	631	2.5%	1,495	3.1%
\$25-\$100M:	1,471	6.1%	345	1.4%	673	1.3%
\$100-\$250M:	439	1.8%	79	0.3%	151	0.3%
\$250-\$500M:	212	0.9%	22	0.1%	53	0.1%
\$500M+:	196	0.8%	11	0.0%	89	0.2%
Total:	24,334	100.0%	25,061	100.0%	48,941	100.0%

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate	# of Clients Gained	# of Clients Lost	Annual Retention Rate
2017	84	11	99.0%	229	86	99.8%	2,614	1,094	96.0%
2016	47	2	99.0%	293	107	99.3%	1,044	956	97.0%
2015	38	11	99.0%	323	133	99.5%	976	1,105	95.0%
2014	75	7	99.0%	337	133	99.5%	734	1,036	96.0%
2013	73	14	99.0%	392	76	99.4%	1,132	1,269	96.0%

Firm Experience and Qualifications

	Empower	ICMA-RC	Lincoln
13. Please list the number of people your firm employs in the following functional areas:			
Functional Area	Number of Employees	Number of Employees	Number of Employees
Plan Recordkeeping/Administration:	1,592	151	477
Client Services:	268	55	147
Participant Education & Communications:	209	167	146
Compliance, Legal, & Regulatory:	225	23	69
Participant Call Center:	631	72	100
IT Systems:	645	155	73
Implementation and Conversion:	341	6	61
Other:	633	234	81
Total:	4,544	863	1,154

14. Please list the name, reason for termination, and contact information for the Plans lost in the last 24 months.

Please see the Firm Experience and Qualifications attachment.

In the past 24 months ICMA-RC has lost 115 clients. In order to maintain client confidentiality ICMA-RC does not provide client names. No clients with term contracts have left ICMA-RC earlier than the contract expiration date due to service issues. Most clients leaving ICMA-RC did so by choosing another vendor in a competitive bid process. In many instances, this occurred as part of a consolidation from multiple vendors.

Lincoln is proud of the fact our public sector plan sponsor turnover rate is less than 2% versus the industry average of 5%. We do not have any terminated public sector plan sponsors of similar size to the County that have terminated their relationship.

Firm Experience and Qualifications

	MassMutual	Nationwide	Prudential
13. Please list the number of people your firm employs in the following functional areas:			
Functional Area	Number of Employees	Number of Employees	Number of Employees
Plan Recordkeeping/Administration:	900	479	143
Client Services:	350	467	208
Participant Education & Communications:	100	24	103
Compliance, Legal, & Regulatory:	180	25	106
Participant Call Center:	220	116	276
IT Systems:	252	362	178
Implementation and Conversion:	28	20	52
Other:	270		1,234
Total:	2,300	1,493	2,300

14. Please list the name, reason for termination, and contact information for the Plans lost in the last 24 months.

Out of respect for our clients' privacy, we have a policy to not provide this information.

Since 1851, MassMutual has made people a priority. The proof is in the numbers: less than 3% of our customers left due to service or performance issues. Mergers, acquisitions, and plan terminations are the most frequent reasons for any changes in plan level activity.

The plans listed below left Nationwide due to the competitive bid process within the past 24 months. Please see response for full list.

Mergers and Acquisitions

The majority of the clients lost were due to mergers and acquisitions, where Prudential was the provider for the acquired company.

Prudential's client retention statistics for government plans is 99%.

Firm Experience and Qualifications

	TIAA	VALIC	Voya
13. Please list the number of people your firm employs in the following functional areas:			
Functional Area	Number of Employees	Number of Employees	Number of Employees
Plan Recordkeeping/Administration:	439	742	37
Client Services:	339	57	1,424
Participant Education & Communications:	243	1,362	71
Compliance, Legal, & Regulatory:	28	70	25
Participant Call Center:	845	200	496
IT Systems:	4,043	200	104
Implementation and Conversion:	312	65	Included in Client Services
Other:	3,528		184
Total:	9,777	2,696	2,341

14. Please list the name, reason for termination, and contact information for the Plans lost in the last 24 months.

For client privacy reasons we do not disclose this information. The losses, however, were the result of mergers, acquisitions or a competitive bid process.

VALIC considers this information confidential, therefore it cannot be disclosed.

We have lost clients due to mergers, acquisitions, and the competitive bid process.

Government of the District of Columbia
Brenda P. Mathis, Program Director
1101 4th Street SW, 8th floor
Washington, DC 20024
(202) 727-0780
Brenda.Mathis@dc.gov

Pierce County Employees 457 Plan
Mark Maenhout, Director of Risk Management
3629 S D ST MS-010
Tacoma, WA 98418
(253) 798-6281
mmaenho@co.pierce.wa.us

Assigned Service Team Experience and Qualifications

	Empower	ICMA-RC	Lincoln
<p>1. Describe at the team and individual levels, those who would deal directly with the County administrative team during the transition and on an ongoing basis.</p>	<p>Please see the Assigned Service Team Experience and Qualifications attachment.</p>	<p>Shawn Baker, Regional Vice President, will lead the delivery of all service for your plan. Shawn Baker has total direct accountability for your satisfaction. Educational services will be provided by an education professional, Ornella Grosz, Retirement Plans Specialist.</p>	<p>Corey Reavis is accountable for the County's complete satisfaction with Lincoln. As the key contact, he is responsible for overall program management and the delivery of retirement plan services. Katy Litchfield will serve as the County's dedicated resource for day-to-day plan administration and compliance. She will be a collaborative partner who will address the County's administrative needs and coordinate them across Lincoln.</p>
<p>2. Please provide biographies of the appropriate team members who will be assigned to this relationship. Please be sure to specifically outline each person's;</p> <ul style="list-style-type: none"> a. firm tenure b. industry tenure c. location d. applicable designations and education <p>Please insert additional pages as needed.</p>	<p>Please see the Assigned Service Team Experience and Qualifications attachment.</p>	<p>Matt Gilbride will serve as your primary contact at ICMA-RC. He is experienced in plan administration and retirement planning. He joined ICMA-RC in 2017. Ornella Grosz is responsible for providing on-site services – including participant enrollment, investment education, retirement readiness education, and individual educational meetings – to public employer retirement plans.</p>	<p>Service team biographies are included as Attachment 2.</p>

Assigned Service Team Experience and Qualifications

	MassMutual	Nationwide	Prudential
<p>1. Describe at the team and individual levels, those who would deal directly with the County administrative team during the transition and on an ongoing basis.</p>	<p>Bob Gleason - Client Engagement Manager Paul Whipple - Retirement Education Specialist Janet Corral - Retirement Education Specialist Brian Harrigan - Account Manager Caitlyn Shipley - Communications Consultant</p>	<p>Managing Director - Primary relationship contact for the County, provides strategic consultation along providing direct supervision over Retirement Specialists and drive the strategy in conjunction with the client of all education and outreach services. Relationship Consultant - available on a daily basis for any administrative needs for the client. Partners closely with the Managing Director to drive plan enhancements.</p>	<p>The Key Account Vice President effectively manages client relationships through the development and execution of a comprehensive account management plan. This includes understanding specific client needs as an organization, working to establish relevant objectives, and consulting on retirement plan design and retirement industry trends.</p>
<p>2. Please provide biographies of the appropriate team members who will be assigned to this relationship. Please be sure to specifically outline each person's;</p> <p>a. firm tenure b. industry tenure c. location d. applicable designations and education Please insert additional pages as needed.</p>	<p>Bob Gleason joined MassMutual in 1996 and has more than 29 years of experience in the retirement services industry. Mr. Gleason holds a Bachelor's Degree and Master's Degree in Business Administration from California State University of Sacramento. He also holds his FINRA Series 6, 7, 26 and 63 designations. Bob is located in Roseville, CA. Brian Harrigan joined MassMutual in 2007 and has more than 10 years of retirement services experience. Mr. Harrigan holds a Bachelor's Degree in Business Administration from The University of Massachusetts. He is located in Enfield, CT.</p>	<p>As Managing Director, Mr. Steggell will be your primary relationship contact. He specializes in assisting his assigned clients with plan design, recordkeeping and employee education solutions.. He has over 23 years of experience in the retirement plans services industry specializing in Governmental 457 Deferred Compensation Plans. John resides in Southern California and manages approximately 15 large plan sponsors within the Western United States Prior to joining Nationwide, John was at Fidelity Investments and Empower-Retirement in both sales and relationship management positions.</p>	<p>Please refer to Exhibit B for a listing of our Team Biographies.</p>

Assigned Service Team Experience and Qualifications

	TIAA	VALIC	Voya
<p>1. Describe at the team and individual levels, those who would deal directly with the County administrative team during the transition and on an ongoing basis.</p>	<p>David Raffin, the relationship manager provides consultations and conducts meetings for institutional client administrators and senior decision-makers. The client services manager provides institutional clients with daily assistance relating to contribution remittance monitoring, contribution posting, bulk transfers, missed contributions, automated payment methods, customized reporting and PlanFocus support.</p>	<p>VALIC will assign a team to ensure a successful transition for the Washoe County's retirement program.</p>	<p>Natalie Daniels -- Strategic Relationship Management, would be assigned to Washoe County as Primary Relationship Manager. Plan Representative -- Jacob Honea. Jacob Honea will be responsible for the provision of all local on-site service. Jacob's services will include carrying out both group seminars and individual meetings amongs County employees.</p>
<p>2. Please provide biographies of the appropriate team members who will be assigned to this relationship. Please be sure to specifically outline each person's;</p> <ul style="list-style-type: none"> a. firm tenure b. industry tenure c. location d. applicable designations and education <p>Please insert additional pages as needed.</p>	<p>Please refer to our team biographies located behind Tab 3.</p>	<p>Chad joined VALIC in 2016 as a Senior Relationship Manager for the Southwest Region. With a strong background in plan administration, relationship management and consulting, Chad has more than 20 years of experience working with 403b, 457, 401k and 401a defined contribution plans. Jessica became a Plan Document Administrator responsible for assisting with plan documentation and design, where she was promoted to Senior Administrator and Team Leader. She transitioned to the Plan Coordinator team in 2000 and now serves as a Senior Plan Coordinator working with some of VALIC's largest retirement plans in the Healthcare Market.</p>	<p>Natalie is a client relationship manager with 16 years of account management experience within the retirement planning and financial services industries. Natalie's responsibilities include partnering with the key client decision makers to understand the goals and needs of the program for all stakeholders, and working with Voya teams and external business partners to execute accordingly. Jacob M. Honea Investment Advisor Representative, Northern Nevada Registered Representative of Voya Financial Advisors, Inc., (member SIPC) Jacob Honea is a native Nevadan growing up in Fallon and living in the Reno area.</p>

Assigned Service Team Experience and Qualifications

	Empower	ICMA-RC	Lincoln
3. How many clients are currently managed by the proposed Relationship Manager?	12	5	14
4. Describe how the performance of the dedicated account team for the Plan will be graded. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?	Please see the Assigned Service Team Experience and Qualifications attachment.	With the participant as our focus, we ensure that the engagement team is evaluated based on a blend of multiple factors. These include an evaluation of key performance indicators such as participant enrollments, cash flows, and retention of plan assets. Performance metrics also include annual targeted satisfaction surveys of plan sponsors and participants.	Our success as a retirement plan provider is determined by the plan sponsors we partner with. Corey oversees all aspects of the relationship and will solicit feedback throughout the year. The regional assistant vice president will also request feedback as appropriate.
5. Describe in detail how the members of the proposed service team are compensated?			
a. Relationship Manager (person responsible for overall relationship)	Annual salary and performance bonus	Base salary (approximately 75% of target compensation) A bonus payment (approximately 25% of target compensation)	
b. Client Service Rep (day-to-day contact)	Annual salary and performance bonus	Base salary, bonus payment (approximately 12.5% to 18% of base salary)	All team members are salaried employees. They are eligible for a bonus aligned to meeting the goals and objectives of each plan sponsor they serve.
c. Education Consultant (on-site rep conducting 1:1 and group meetings)	Annual salary and performance bonus	A base salary (approximately 80% of target compensation) A bonus payment (approximately 20% of target compensation)	

Assigned Service Team Experience and Qualifications

	MassMutual	Nationwide	Prudential
3. How many clients are currently managed by the proposed Relationship Manager?	11	15	4
4. Describe how the performance of the dedicated account team for the Plan will be graded. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?	We measure the performance of our account team members based on a blend of multiple factors with client satisfaction and participant retirement readiness being among the most important factors.	Our education programs are measured using a scorecard methodology, developed in conjunction with the County. We use the scorecard to ensure we align with the County's goals and that the activities used to achieve the objectives are driving the expected results. Results are shared on a regular cadence (monthly, quarterly, semi-annually and annually) based on the defined measures.	All Prudential Retirement employees are trained and supervised to perform the tasks of their position. Experience is the measurement used at Prudential to gauge our clients' level of satisfaction and the impact we have on them, participants, and advisors. As a business, we've adopted an approach to the design and delivery of our services and solutions to ensure each interaction with Prudential generates a positive outcome.
5. Describe in detail how the members of the proposed service team are compensated?			
a. Relationship Manager (person responsible for overall relationship)	Base Salary and Annual Incentive Bonus Program.	70% with a target incentive of 30%. Incentives are based upon successfully servicing the plan	•Base Salary •Bonus •Restricted Stock (if eligible)
b. Client Service Rep (day-to-day contact)	Our team members are full-time, salaried employees. We reward quality service through MassMutual's Incentive Program where employees receive recognition and are eligible for bonuses.	Your assigned home office Relationship Consultant is a salaried employee.	Our Client Service Managers are compensated by salary, bonus and periodic merit increases.
c. Education Consultant (on-site rep conducting 1:1 and group meetings)		Base salary is 75% with a target incentive of 25%. Incentives are based upon successfully servicing the plan	Base salary and they are eligible for an annual bonus that is tied to client satisfaction.

Assigned Service Team Experience and Qualifications

	TIAA	VALIC	Voya
3. How many clients are currently managed by the proposed Relationship Manager?	12	12-15 clients of similar size.	5
4. Describe how the performance of the dedicated account team for the Plan will be graded. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?	TIAA reviews results at all levels of management and action plans are put into place to enhance the customer experience. The comprehensive program of more than 20 unique surveys includes participant and plan sponsor surveys about their overall relationship with TIAA and touch point surveys about specific interactions.	The performance of the assigned Relationship Manager is based on client satisfaction.	As the owner and architect of the relationship, Natalie Daniels, your Relationship Manager, is responsible for the optimization of the Washoe County's satisfaction, participant financial wellness and plan health on an ongoing basis. The foundation of this plan optimization is the annual development of a Relationship Plan. This plan includes a thorough benchmarking of all critical plan metrics against both our book of business and industry metrics.
5. Describe in detail how the members of the proposed service team are compensated?			
a. Relationship Manager (person responsible for overall relationship)		80% salary and 20% bonus	All employees – including CSAs, administrators, client relationship managers, systems employees and finance managers – are held accountable for delivering world-class quality to our clients. To some degree, every member of the County's team has a portion of their compensation (either bonus, merit increase, or both) tied to the satisfaction of the County.
b. Client Service Rep (day-to-day contact)	In addition to base salary and benefits, all employees are eligible to receive performance-based variable compensation, which can include annual cash awards and long-term performance grants.	100% base salary and bonus is \$3,500. The bonus is based on individual performance goals.	
c. Education Consultant (on-site rep conducting 1:1 and group meetings)		Financial advisor compensation for in-plan service such as plan reviews, participant seminars/webinars, new plan enrollments, and periodic deposit growth.	

Assigned Service Team Experience and Qualifications

	Empower	ICMA-RC	Lincoln
6. How many attorneys do you have on staff to support your defined contribution clients?	30	9	4
7. How many compliance specialists do you have on staff to support your defined contribution clients?	133	9	60
8. Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor.	Please see the Assigned Service Team Experience and Qualifications attachment.	Operationally, ICMA-RC conducts numerous tests for compliance with plan and Internal Revenue Code provisions, including checks for participant adherence to minimum distribution requirements, any plan-level fund transfer restrictions, and maximum contribution limits.	The regulatory landscape is evolving quickly, making it increasingly difficult for plan sponsors to stay compliant. Lincoln will support the County by providing updates on regulatory changes, a critical feature of our unparalleled service to plan sponsors.
9. Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for the County?	Dave Ramirez has been assigned to the County based on his experience with similar clients in California. He brings vast experience working with his clients that he will be able to share with the County.	While each individual member is specialized and has a specific role, they all will work closely together to meet the County's ultimate educational-based plan objectives.	The service team was chosen for their industry experience and their experience with governmental plans similar to the County's plans.

Assigned Service Team Experience and Qualifications

	MassMutual	Nationwide	Prudential
6. How many attorneys do you have on staff to support your defined contribution clients?	8	17	20
7. How many compliance specialists do you have on staff to support your defined contribution clients?	180	7	106
8. Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor.	<p>Our Legal staff provide our clients with information on IRS and tax matters, as well as state and other investment laws at no additional charge.</p>	<p>While Nationwide and its support team do not provide legal or tax advice to plan sponsors or participants, we provide a number of beneficial services to help keep our clients informed about matters that may impact their plans. These services include:</p> <ul style="list-style-type: none"> - Legislative Updates - Regulatory Updates - Plan sponsor educational seminars - Plan sponsor fiduciary education tools 	<p>Our regulatory team assists in ensuring that your plan stays in compliance with retirement laws and IRS and DOL regulations through a specialized team of consultants. These consultants work with plan sponsors to meet ongoing regulatory and compliance needs associated with qualified plans.</p>
9. Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for the County?	<p>Mr. Gleason is one of MassMutual's most experienced Managers with over 23 years of experience working with governmental plans. Bob's primary focus is working with plans that are over \$100 million in size who employ plan consultants</p>	<p>Mr. Steggell brings 23 years of industry experience to his role as Managing Director to the Plan Sponsors he services. Washoe County will benefit from Mr. Steggell's focus on client service, industry knowledge, and strategic focus to assist Washoe County in helping its employees improve their retirement readiness.</p>	<p>We chose Julie Klassen to service the County's retirement plans based on her specialized tax-exempt, governmental experience. She holds leadership positions on the Industry Committee and Retirement Income Solutions Task Force for the National Association of Government Defined Contribution Administrators, Inc.</p>

Assigned Service Team Experience and Qualifications

	TIAA	VALIC	Voya
6. How many attorneys do you have on staff to support your defined contribution clients?	78	12	6
7. How many compliance specialists do you have on staff to support your defined contribution clients?	N/A	58	19
8. Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor.	<p>The services we can provide are plan design, responses and direction on technical, legal and regulatory questions, plan mergers, improvements to TIAA product and processes, thought leadership relating to retirement strategy, and strategic solutions.</p>	<p>VALIC has an extensive internal legal and compliance team supporting its defined contribution plan activities, including attorneys and legal professionals practicing in tax, securities, and insurance law.</p>	<p>Voya attorneys and the Voya Technical Services Team, a dedicated unit of professionals with law degrees, paralegal degrees and the prestigious Certified Employee Benefits Specialist (CEBS) designation, are committed to keeping your plan informed of legislative changes and regulatory developments concerning retirement benefits and defined contribution matters.</p>
9. Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for the County?	<p>Relationship Manager, David Raffin has over 20 years of experience working at TIAA. He has historically led integrated service teams very successfully as part of his everyday responsibilities and it is of note that the entire team he will be leading is also dedicated and steeped in knowledge of the government marketplace.</p>	<p>Based on their expertise with plans of similar size and nature, VALIC determines that these individuals would best serve your retirement plan.</p>	<p>Natalie Daniels has been selected to assist the County based upon their years of experience and knowledge of the specific concerns of Tax Exempt plan sponsors as well as their holistic approach to helping plan sponsors to increase the retirement readiness of their employees.</p>

Assigned Service Team Experience and Qualifications

	Empower	ICMA-RC	Lincoln
10. Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with the City?	Yes	Yes	Yes
11. Do you perform an annual client satisfaction survey?	Yes	Yes	Yes

Assigned Service Team Experience and Qualifications

	MassMutual	Nationwide	Prudential
10. Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with the City?	Yes	Yes	Yes
11. Do you perform an annual client satisfaction survey?	No	Yes	Yes

Assigned Service Team Experience and Qualifications

	TIAA	VALIC	Voya
10. Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with the City?	Yes	Yes	Yes
11. Do you perform an annual client satisfaction survey?	Yes	Yes	Yes

Plan Sponsor Services

	Empower	ICMA-RC	Lincoln
1. The County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept these responsibilities and outline any areas where this may be an issue. Also, briefly describe areas in which you believe your firm has a competitive advantage.	Confirmed. Empower is able to accept these responsibilities at the authorization of the County. As the market leader for government deferred compensation retirement plans, we have the experience and processes in place to work with the specific provision of government plans as part of our outsourcing services. Please see the plan sponsor services attachment for the full spectrum of outsourcing service provided.	ICMA-RC provides full-service plan administration, including: Receiving participant and employer instructions from a variety of channels; Processing all transactions including contributions, fund transfers, disbursements, emergency withdrawals and loans; Conducting daily transactions with each fund company from an omnibus account; Maintaining all holdings and transaction activity on our system on an allocated basis.	Confirmed. The County can outsource all administration activities by electing these services in the service agreement. Typically, we can accomplish total outsourcing by receiving indicative data (name, address, date of birth, etc.), employment information (location, date of hire, hours worked, and termination date) and financial data (pay, contributions, and loan repayments) for each payroll submission from the employer.
2. While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document and would this service be included in your pricing?	Empower does not offer document writing services.	If the County elects to use a custom plan document and there are any features that are custom to the plan that would require major systems programming, there would be an agreed-upon programming charge.	No
3. What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include: a. Performance "benchmark: b. Tracking your performance against the benchmark: c. The dollar amount "at risk" for not achieving the result:	Please see the Plan Sponsor Services Attachment.	1. \$5,000 if delay caused by factors controllable by ICMA-RC. / 2. \$5,000 per year in which less than 99% of statements in aggregate meet deadline due to circumstances under ICMA-RC control. / 3. \$5,000 per year in which this does not occur. / 4. \$5,000 per year in which target number of seminars is not met. / 5. \$5,000 per year in which target commitment of time for individual consultations is not met.	Based on benchmarks and financial penalties created by the County and agreed to by Lincoln, individually structured service guarantees will be established. The guarantees will become part of the service agreement.

Plan Sponsor Services

	MassMutual	Nationwide	Prudential
1. The County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept these responsibilities and outline any areas where this may be an issue. Also, briefly describe areas in which you believe your firm has a competitive advantage.	We can automate most administrative and fiduciary activities including changes to participant information and salary contribution elections, enrollment eligibility calculations, monitoring unforeseeable emergency withdrawals and loan payments, and generating plan year-end reports.	Confirmed. Nationwide is dedicated to public sector employers and provides a simple, all-inclusive plan for administrative services to the County that makes administering the plan easier for the County's staff.	Our bundled retirement plan services enable plan sponsors to outsource virtually every aspect of plan administration. We program our recordkeeping system and employee self-service applications (website, automated phone system, mobile capabilities) with the plan's unique parameters, enabling eligible participants to initiate transactions electronically.
2. While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document and would this service be included in your pricing?	MassMutual will provide a customized plan document through our flexible pre-approved volume submitter document.	No. Nationwide does not draft custom plan documents. We will however be available to consult with the County and its legal team should you decide to draft a custom plan document.	Yes. We will assist the County with a custom plan document. The base fee for a custom plan document is \$5,750. Depending on the complexity, additional fees may apply.
3. What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include: a. Performance "benchmark": b. Tracking your performance against the benchmark: c. The dollar amount "at risk" for not achieving the result:	Please refer to Exhibit 2, Service Guarantees, for a detailed explanation of our service standards, performance tracking and the amount of money we are willing to put at risk, should we not meet the service standard.	Nationwide will place \$50,000 at risk toward transition performance guarantees and an additional \$50,000 at risk annually for mutually agreed upon performance guarantees. We have provided a sample guarantee schedule for your review in the Addiitonal Information exhibit.	Please refer to Exhibit H for our Service Guarantees.

Plan Sponsor Services

	TIAA	VALIC	Voya
1. The County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept these responsibilities and outline any areas where this may be an issue. Also, briefly describe areas in which you believe your firm has a competitive advantage.	Remit payroll data and funds; Verify termination dates and authorize distribution requests electronically, via either the remittance file or PlanFocus; Update employee records when notified by TIAA that an employee has reached an applicable IRS limit; Upon notification from TIAA, update employee payroll records and discontinue contributions on behalf of those who have taken hardship distributions or unforeseeable emergency withdrawals	VALIC can perform non-discretionary pre-approved transaction processing of loans, age 59 ½ distributions, hardship withdrawals termination/retirement withdrawals and QDROs in accordance with procedures adopted by the employer. We show no discretion in approving these transactions and follow the plan document, IRS guidelines, and the procedures adopted by the employer.	Voya provides fully bundled recordkeeping services for plan sponsors allowing them to delegate some or all plan administration to Voya. Our approach is unique in that we will devote dedicated local resources to focus on the needs and objectives that are specific to the County and its employees, and develop our products, services and communication strategy to meet these needs and objectives.
2. While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document and would this service be included in your pricing?	Yes	Yes. We can develop a customized plan document for any plan type, to mirror an existing plan or meet other specifications. VALIC provides these services at no additional fees.	Should the County require customization of the volume submitter documents, Voya will provide a one time allowance up to \$7,500 for the County.
3. What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include: a. Performance “benchmark: b. Tracking your performance against the benchmark: c. The dollar amount “at risk” for not achieving the result:	TIAA Stable Value does not currently measure performance against a performance benchmark. Performance reporting to plan sponsors and participants will be based on geometrically linking each contract’s interest crediting rates over time. This crediting rate-based performance can be compared to competitor’s products.	Please refer to our Sample Performance Guarantees provided under Tab IV of this proposal.	Please refer to Appendix C for Voya's service guarantees

Plan Sponsor Services

	Empower	ICMA-RC	Lincoln
4. Provide a link to a demo plan sponsor website with login and password. User name: Password:	empowerretirementdemo.com/demos/17159/welcome washoe-county,-nv Empower!18	CTESTUS12 wcNv0629	Website: www.LFG.com Security Answer: Demonstration SPONSOR8102 Sponsor#1
5. If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.	Audit support includes the year-end Employer Plan Summary Report and the SSAE 18 audit report with a certification letter. It is sent via a URL email link and available for 30 days. This is included in overall fees.	We will work closely with the County auditor to provide the recordkeeping data associated with their accounts that will assist them in completing their financial audit of the Plan.	With written approval from the County, we will provide all of the necessary information to independent auditors or third parties and speak with them directly.
6. The County currently utilizes SAP – ERP Release 740 – SAP HR release 604 – EA- HR Release 607. Confirm how your system will integrate with this payroll system. Please note any time needed to integrate with these systems. Is there a notification for the payroll contribution date?	We work with many human resources information systems. At conversion, we will partner with the County to format and transmit payroll data to Empower. To help facilitate this process, we have included a copy of our sample payroll data interface requirements.	Payroll data is sent electronically through EZLink, our web-based employer administrative tool. EZLink allows the employer to download data directly from its payroll system into a record layout supplied by ICMA-RC (ASCII File).	We use a Secure File Transfer Protocol for both inbound payroll and outbound changes which include deferrals, new loans, and paid off loans. The outbound change file can be scheduled to run at a designated time determined by the County based upon their payroll frequency.
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Incoming/Outgoing rollover processing:	Y	Y	Y
QDRO outsourcing:	N	N	N
In-service non-hardship withdrawal approvals:	Y	N	N
Participant demographic information:	Y	Y	Y
Eligible non-participating demographic information:	Y	Y	Y

Plan Sponsor Services

	MassMutual	Nationwide	Prudential
4. Provide a link to a demo plan sponsor website with login and password. User name: Password:	https://massmutual.invisionapp.com/share/ZTFIYK7X64S#/screens/27563604 0	www.nrsforu.com/plansponsor NRSrfpDemo \$Password2	http://plansponsorweb.engagepru.com/ N/A N/A
5. If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.	Please refer to Exhibit 3, Optional Fees Chart, for our additional services that are available for an additional fee.	At no cost to the Plan, Nationwide will provided audit support services and reporting for any Plan information stored in our recordkeeping system.	Prudential provides clients with a certified Year-End Reporting Package which provides detail and support of the plans activity throughout the year.
6. The County currently utilizes SAP – ERP Release 740 – SAP HR release 604 – EA- HR Release 607. Confirm how your system will integrate with this payroll system. Please note any time needed to integrate with these systems. Is there a notification for the payroll contribution date?	"Our data transfer specifications are extremely flexible. We will continue to work with the County and SAP to maintain a direct link for all data in a mutually acceptable format. Our preferred method of data receipt is via our plan sponsor website."	Nationwide will work with the County to create a standard file to pass payroll data to Nationwide. This is the current process that Nationwide performs on a regular basis with our numerous Public Sector clients.	Our proprietary interface effectively integrates and processes plan, payroll, and human resources information. This interface, which is linked with our primary recordkeeping system, allows us to administer most functions electronically by offering a two-way automated data.
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Incoming/Outgoing rollover processing:	Y	N	Y
QDRO outsourcing:	Y	N	Y
In-service non-hardship withdrawal approvals:	N	N	Y
Participant demographic information:	Y	N	Y
Eligible non-participating demographic information:	Y	N	Y

Plan Sponsor Services

	TIAA	VALIC	Voya
4. Provide a link to a demo plan sponsor website with login and password.	http://demos.tiaa-cref.org/rfp/planfocus	https://demo-sponsorfit.valic.com	https://demos.voyacdn.com/sponsorwebdemoease .
User name:	washoecounty@tiaademos.org	PSOGuest	N/A
Password:	TIAA1807	Pass1word	N/A
5. If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.	TIAA can provide information via PlanFocus to interested third parties such as auditors, actuaries and attorneys for plan administration purposes, subject to applicable privacy laws.	VALIC does provide the following online Audit Support on VALIC.com at no additional charge.	Working in conjunction with several large audit firms, Voya offers a standard audit package that we make available to plan sponsors and auditors upon receiving notification of a plan audit.
6. The County currently utilizes SAP – ERP Release 740 – SAP HR release 604 – EA- HR Release 607. Confirm how your system will integrate with this payroll system. Please note any time needed to integrate with these systems. Is there a notification for the payroll contribution date?	TIAA will work with the County's payroll provider(s) directly to set up and accept files if the plan sponsor chooses. Rather than interfacing, TIAA accepts files generated by many various payroll systems, and we upload the files onto our recordkeeping system.	VALIC works with a number of payroll programs. Based on when the first contribution is expected, VALIC will work with towards that date and conducts various rounds of testing to ensure files are ready for receipt. The time to finalize the payroll integration process is a maximum of six weeks.	Although Voya does not currently have any experience working with SAP, we have the ability to interface directly with many payroll providers.
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Incoming/Outgoing rollover processing:	Y	Y	N
QDRO outsourcing:	Y	Y	Y
In-service non-hardship withdrawal approvals:	Y	Y	Y
Participant demographic information:	Y	Y	Y
Eligible non-participating demographic information:	Y	Y	Y

Plan Sponsor Services

	Empower	ICMA-RC	Lincoln
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Employee services and vesting information:	Y	Y	Y
Individual participant account information:	Y	Y	Y
Plan level account balance information:	Y	Y	Y
Plan level transactional history:	Y	Y	Y
Telephone system usage/inquiry reports:	Y	N	Y
Internet system usage/inquiry reports:	Y	Y	Y
Plan accounting reports at month and quarter end:	Y	Y	Y
Customized plan reporting (monthly, quarterly, & annually):	Y	Y	Y
Training/administration information:	Y	Y	Y
8. Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?	Yes. The administrative guide is generic.	Our administrative manual, the Employer Plan Administration Guide, is available at no cost on EZLink, our web-based employer administration tool.	Yes. The County will receive an easy-to-use and comprehensive administration manual for each plan for no additional cost.
9. Can plan sponsor web portal access be managed and administered by the plan sponsor?	Yes	Yes	Yes

Plan Sponsor Services

	MassMutual	Nationwide	Prudential
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Employee services and vesting information:	Y	Y	Y
Individual participant account information:	Y	Y	Y
Plan level account balance information:	Y	Y	Y
Plan level transactional history:	Y	Y	Y
Telephone system usage/inquiry reports:	Y	Y	Y
Internet system usage/inquiry reports:	Y	Y	Y
Plan accounting reports at month and quarter end:	Y	Y	Y
Customized plan reporting (monthly, quarterly, & annually):	Y	Y	Y
Training/administration information:	Y	Y	Y
8. Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?	Yes	Yes. Nationwide will work with the County to maintain an Administrative User's Manual to document Plan processes.	Yes. During the conversion to Prudential, we collaborate with the plan sponsor to assemble an administration guide that supports all aspects of the plan's operation.
9. Can plan sponsor web portal access be managed and administered by the plan sponsor?	Yes	No. The County can work with your assigned Relationship Consultant to establish access for designated County staff.	Yes

Plan Sponsor Services

	TIAA	VALIC	Voya
7. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	(Y/N)	(Y/N)
Employee services and vesting information:	Y	Y	Y
Individual participant account information:	Y	Y	Y
Plan level account balance information:	Y	Y	Y
Plan level transactional history:	Y	Y	Y
Telephone system usage/inquiry reports:	Y	N	Y
Internet system usage/inquiry reports:	Y	N	Y
Plan accounting reports at month and quarter end:	N	Y	Y
Customized plan reporting (monthly, quarterly, & annually):	N	Y	Y
Training/administration information:	Y	Y	Y
8. Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?	Yes	Yes, VALIC offers a customized administration manual that is client specific. There are no additional fees associated with it.	Yes. Upon request, we provide a comprehensive Administrative Procedures Manual, which is able to be customized if necessary.
9. Can plan sponsor web portal access be managed and administered by the plan sponsor?	Yes	Yes	Yes. The County can designate a Primary Contact who will have access to the Sponsor Web Access Authorization tool.

Plan Sponsor Services

	Empower	ICMA-RC	Lincoln
10. Will your firm provide a written educational & communications strategy?	Yes	Yes	Yes
11. Does your firm provide compliance checklists or tracking systems?	We offer reports to assist with any compliance best practices followed.	Yes	Yes
12. How many times annually can the Plan Sponsor elect to make changes to the investment lineup without incurring additional fees?	No Limit	No Limit	Two
13. Does your firm provide training with regards to the Plan Sponsor website?	Yes	Yes	Yes
14. Provide a sample of the Plan Sponsor reporting.	Please see the attached sample Employer Plan Summary Report.	Plan Sponsor reports are included in the Appendix.	Sample plan sponsor reports are included as Attachment 3.

Plan Sponsor Services

	MassMutual	Nationwide	Prudential
10. Will your firm provide a written educational & communications strategy?	Yes	Yes	Yes
11. Does your firm provide compliance checklists or tracking systems?	Yes	No	Yes
12. How many times annually can the Plan Sponsor elect to make changes to the investment lineup without incurring additional fees?	No Limit	Funds can be added or removed during any of our periodic release dates scheduled throughout the year, typically one per month.	There is no limit to the number of times the Plan Sponsor can elect to make investment lineup changes.
13. Does your firm provide training with regards to the Plan Sponsor website?	Yes	Yes	Yes
14. Provide a sample of the Plan Sponsor reporting.	https://massmutual.invisionapp.com/share/ZTFIYK7X64S#/screens/275636040	Please refer to the Plan Sponsor Communications exhibit to view sample Plan Sponsor reports.	Please refer to Exhibit C for a Sample Plan Sponsor Report.

Plan Sponsor Services

	TIAA	VALIC	Voya
10. Will your firm provide a written educational & communications strategy?	Yes	Yes	Yes
11. Does your firm provide compliance checklists or tracking systems?	Yes	Yes	Yes
12. How many times annually can the Plan Sponsor elect to make changes to the investment lineup without incurring additional fees?	Unlimited	Unlimited	Unlimited
13. Does your firm provide training with regards to the Plan Sponsor website?	Yes	Yes	Yes
14. Provide a sample of the Plan Sponsor reporting.	Please see the Plan Sponsor Reporting and Audit Guide located behind Tab 4.	Sample Plan Sponsor Reports Available Online provided under Tab IV of this proposal.	Please refer to Appendix B for sample Plan Sponsor reports.

Putting clients first.



CHICAGO | CLEVELAND | DALLAS | DETROIT | ORLANDO | PITTSBURGH | RENO | TULSA

AndCo Consulting | (844) 44-ANDCO | *AndCoConsulting.com*